

## WHAT IS CLAIMED IS:

1. A system for making a first micropayment for a first purchase by a first customer to a first merchant, the system comprising:

- 5 (a) a stored-value point-of-sale for receiving said first micropayment on behalf of said first merchant;
- (b) a service provider computer including a service provider stored-value payment unit for making said first micropayment to said stored-value point-of-sale; and a customer billing unit for billing said first customer in accordance with said making of said first micropayment; and
- 10 (c) a first customer terminal operable by said first customer to make said first purchase, said first purchase including said first micropayment.

2. The system of claim 1 for further making a second micropayment for a second purchase by a second customer to said first merchant, the system further comprising a second customer terminal operable by the second customer to make the second purchase, said second customer terminal including a customer stored-value payment unit to make the second micropayment for the second purchase into said stored-value point-of-sale.

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3. The system of claim 1, wherein the first merchant operates a first commerce server and said stored-value point-of-sale forms part of said first commerce server.

20 4. The system of claim 1, wherein said first merchant operates a first commerce server and said stored-value point-of-sale is remote from said first commerce server and is operative to sending a payment acknowledgement signal to said first commerce server upon receiving said payment from said service provider stored-value payment unit.

5. A method for making a payment from a customer to a merchant for merchandise via a service provider, the method comprising the steps of:

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- (a) sending an order for the merchandise from the customer;
- (b) making a stored-value payment for the merchandise to the merchant from the service provider; and
- (c) billing the customer for the merchandise by the service provider.
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